

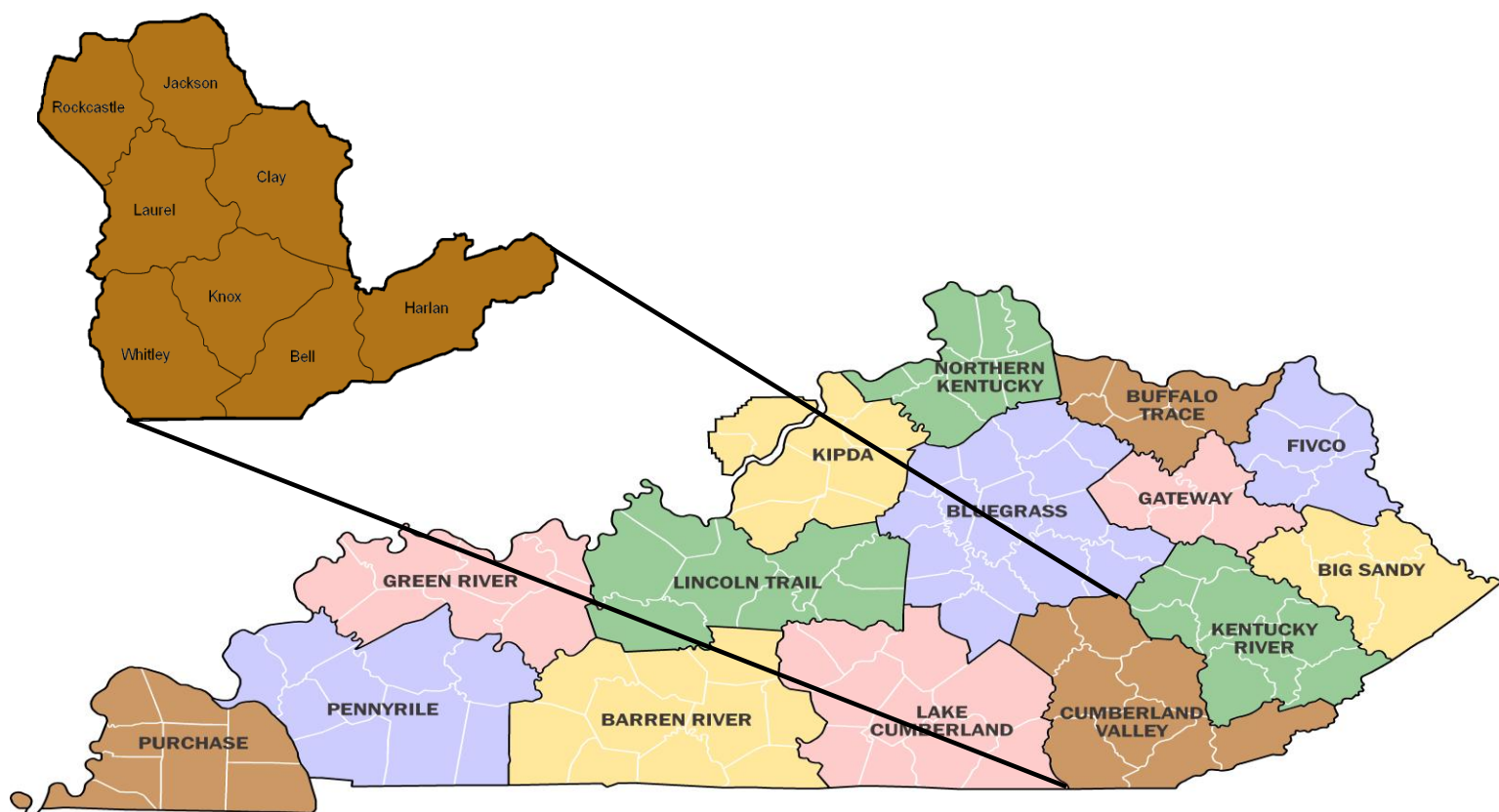
# Kentucky Elder Readiness Initiative

A Survey of Commonwealth Residents

## Cumberland Valley

September 10, 2007

**\*\*PRELIMINARY REPORT\*\***



Graduate Center for Gerontology



Assistance. Advocacy. Answers on Aging.



Department for Aging and Independent Living

# Kentucky Elder Readiness Initiative

## Cumberland Valley Area Development District

### Cumberland Valley: The Context

The Cumberland Valley Area Development District, serving Bell, Clay, Harlan, Jackson, Knox, Laurel, Rockcastle, and Whitley counties, is in the southeastern section of the state and is bordered by Tennessee. Cumberland Valley is blessed with abundant natural resources and beauty with a geography alternating between the peaks of the Cumberland Mountains and the valleys created by the Cumberland River. The valley was originally home to many Native Americans and was the site of several skirmishes between them and white settlers coming to the area. The economy of the region has been heavily dependent on coal and timber, and many areas within the region suffered economic and population loss as coal became devalued. Black Mountain, the highest point in the state, currently stands at 3,500 feet above sea level (before mountaintop removal the Mountain stood at 4145 ft). The sale of alcohol is either prohibited or strictly controlled in almost every county in the region.



Laurel Lake  
Laurel Co, KY

Tourists flock to the Cumberland Valley area for outdoor recreational activities at Daniel Boone National Forest, Cumberland Gap National Historical Park, Pine Mountain State Resort Park, Kingdom Come State Park, and Cumberland Falls State Resort Park, the site of the only waterfall in the western hemisphere to feature a regularly occurring moonbow. Notable residents of the Cumberland Valley area include author Silas House (raised in Laurel County), actress Patricia Neale (born in Whitley County), actor Lee Majors (raised in Bell County), basketball players Wah Wah Jones (born in Harlan County) and Richie Farmer (born in Clay County), and Harlan Sanders, founder of Kentucky Fried Chicken, whose original Sander's Café is located in North Hardin. Annual Festivals include the Kentucky Black Bear Festival and the Kingdom Come Swappin' Meetin' in Harlan County, the Daniel Boone Festival in Knox County, and the World Chicken Festival in Laurel County.

### The KERI Initiative

The Kentucky Elder Readiness Initiative (KERI) was announced by Governor Ernie Fletcher on August 15, 2005. The goal of KERI is to foster statewide awareness, dialogue and insight into the challenges and opportunities provided by the aging of the "Baby Boom" population (persons born between 1946 and 1964) and to stimulate local and statewide initiatives to appropriately address the pending changes that will result from this process. KERI is based on a positive philosophy of old age. Elders are viewed not as dependent but as a resource. Planning for our future involves all age groups and constituencies and the participation of elders in the process is essential. KERI is also concerned with regional differences. What is appropriate for Paducah may not apply to Louisville or reflect the needs and potential of Hazard or Somerset. Finally, KERI is part of a process of continuous planning; it is not a report to be placed on a shelf but rather a statewide movement to prepare for a better future. Participation of the media in this movement is vital.

Initial KERI activities involved assembling background information on Baby Boomers and elders in Kentucky. A series of fact sheets summarizing this information for each Area Agency on Aging (AAA) is available on our website:

<http://www.mc.uky.edu/gerontology/keri.htm>.

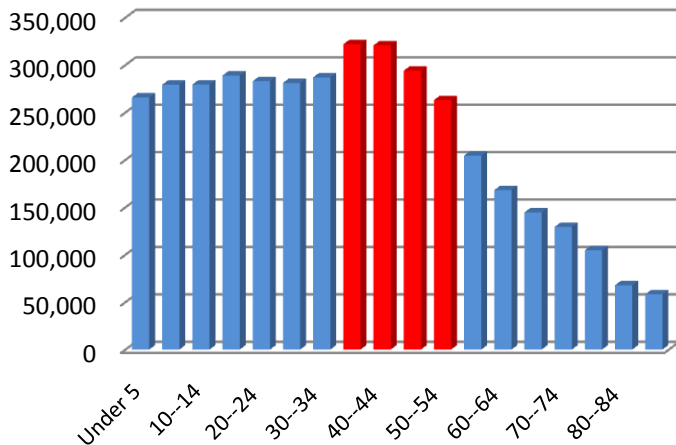
In the summer of 2006, two focus groups (one with community leaders and one with service providers) and a community forum were conducted in each of the 15 AAAs. Findings from the focus groups were incorporated into a statistically representative statewide survey sent to 9,600 Kentucky households in the summer of 2007. Preliminary descriptive findings from this survey for Cumberland Valley are presented in this report. These preliminary data are intended to provoke discussion and elicit feedback that can be incorporated into a final report which will include both additional comparative data and analysis and recommendations resulting from community forums and discussions.

### The KERI Survey

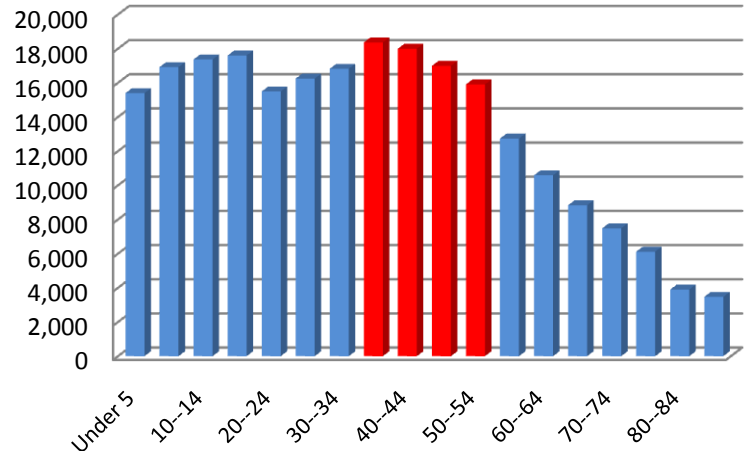
Information provided in this report was derived from a statistically representative random sample of 640 households in the Cumberland Valley Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 168 households representing a response rate of 26.3%. Data are presented by age group and distinguish between persons born prior to 1946 (62 years of age and older) and Baby Boomers (persons born between 1946 and 1964). The Baby Boom cohort is further broken down into a 1<sup>st</sup> Wave (born between 1946-1955) and a 2<sup>nd</sup> Wave (born between 1956-1964). All quotations in the report are from Cumberland Valley residents.

## KIPDA Area Development District—Demographics

**Kentucky's Population by Age Group (2000)**



**Cumberland Valley ADD Population By Age Group (2000)**

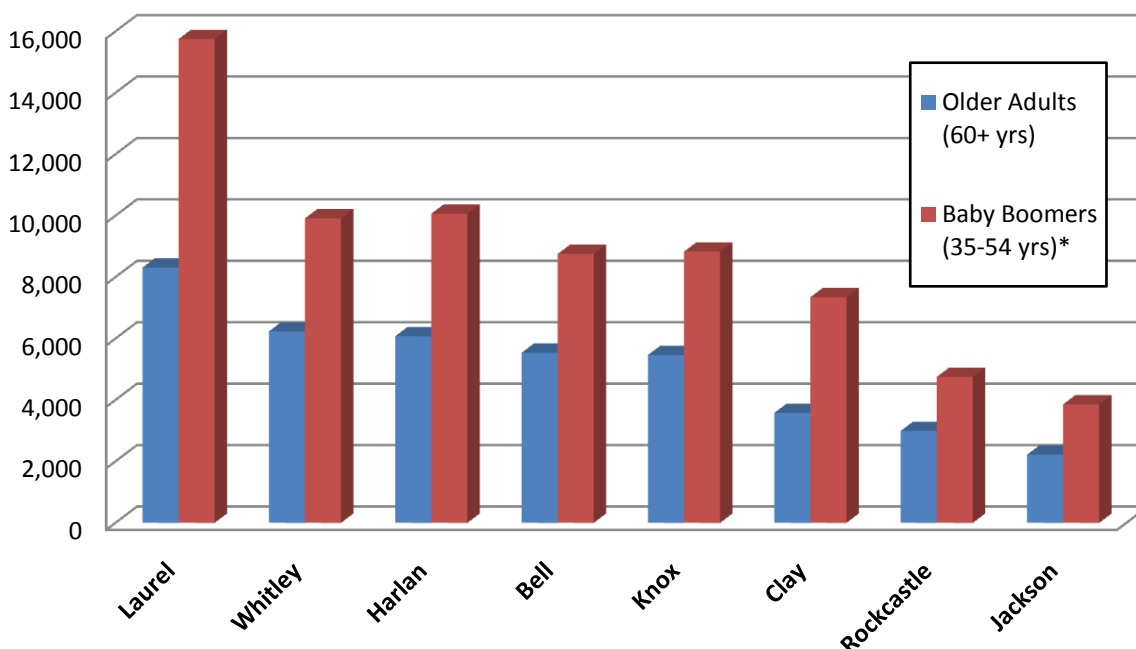


Comparison of population profiles between the state and Cumberland Valley shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that Cumberland Valley records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is particularly apparent in the age group from 20-24 (persons born between 1976-1980).

### Cumberland Valley: The Population

According to the 2000 U.S. Census, the Cumberland Valley Area Development District was home to 40,403 persons 60 and older representing 17.0% of the population. It is anticipated that this population will increase to 73,117 persons 60 and older by 2030 representing 27.0% of the population, an 81.0% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 69,270 residents between the ages of 35 and 54 and represented 29.1% of the Cumberland Valley population.

### Older Adults and Baby Boomers in the Cumberland Valley Area Development District (2000)



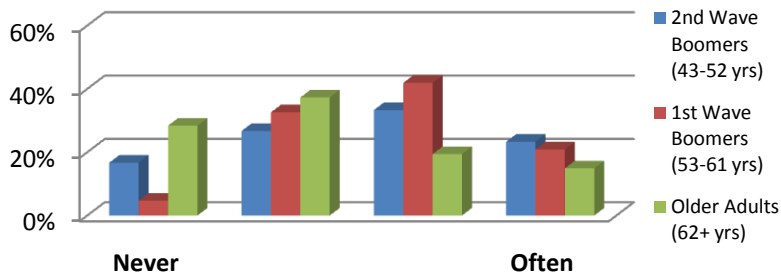
*"While I am grateful to be rather optimistic about my aging years, I'm very concerned about income and health care for the aging population in general. Adequate, affordable health care is the key issue."*

US Bureau of the Census, 2000 (SF 1)

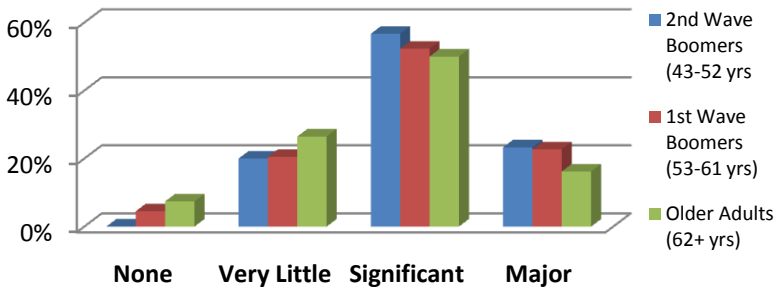
\* Persons age 35 in 2000 are not included in Baby Boom Cohort due to Census age groupings

# Cumberland Valley Area Development District—Survey Findings

## How often do you think about what the effects of the aging of the Baby Boomers might be for you?



## In your opinion, how much impact will the aging of the Baby Boomers have on your community?



## Retirement

Although more than half of Cumberland Valley older adults (57.4%) and more than a third (42.5%) of Baby Boomers consider “retirement is a well-deserved reward for years of hard work,” 83.6% of Baby Boomers either “somewhat” or “strongly” agree that they “worry/worried a lot about being prepared for retirement.” A noteworthy proportion of the respondents (27.4% of Baby Boomers and 17.6% of older adults) “... don’t want to ever completely retire.” Only three respondents (2.1%) “...never think about retirement.”

With regard to preparation for the potential use of services in retirement, the majority of respondents (57.2%) consider themselves to be “somewhat familiar” with elder services in their community. Only 23.9% of older adults and 9.5% of Baby Boomers consider themselves “very familiar” with elder services in their community. More than a third of Baby Boomers (35.1%) and 16.9% of the older adult respondents consider themselves to be “not at all familiar” with services for elders (persons over 60).

## Awareness

A major insight from the focus groups was a lack of awareness of issues related to the aging of the Baby Boom generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” The Cumberland Valley survey findings present a different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be for themselves, more than a half of Baby Boomers (60.3%) admitted to thinking about this issue “often” or in the next most frequent category. Older adults think about these issues less frequently with only a third (34.3%) responding in these two categories.

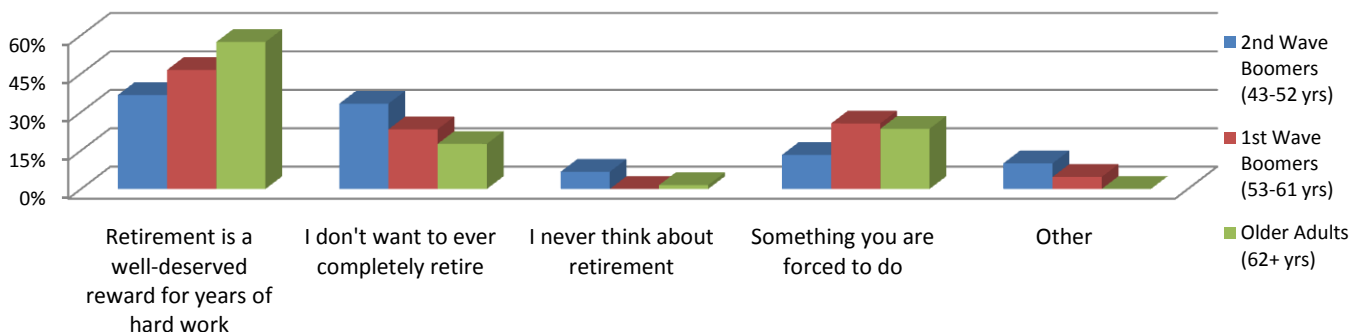
Only seven respondents (4.9%) consider that the aging of the Baby Boomers will have no effect on their community. Instead, more than three-quarters of the Baby Boomers (77.1%) and two-thirds of older adults in the survey (66.2%) expect the aging of the Baby Boomers to have a **significant** or **major** impact on their community.

While the data suggest growing awareness of what has been described as a pending “demographic tsunami,” almost three-quarters of the Baby Boomers (72.0%) and 59.7% of the surveyed older adults either “somewhat” or “strongly” disagree with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” Only two Baby Boomers (2.7%) and six older adults (9.7%), “strongly agree” with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” The implication is that residents of the Cumberland Valley would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boomer generation.

Cumberland Valley respondents consider that aging of the Baby Boom population will have a negative influence on housing, transportation, funding for services, health care delivery and tax revenues.

In contrast, Cumberland Valley residents consider that aging of the Baby Boomer generation will have a positive influence on employment, environmental design, government policies, aging services and caregiving for elders.

## Attitudes About Retirement





# Cumberland Valley Area Development District—Survey Findings

## Finances

More than a third of the respondents (34.2%) in the Cumberland Valley sample consider money provided by an employer like a pension or retirement account (“not one you paid into”) will be a major source of income in their retirement, with a higher proportion of both 1<sup>st</sup> Wave (39.5%) and 2<sup>nd</sup> Wave (37.9%) Baby Boomers than older adults (28.0%) reporting this expectation.

Baby Boomers are far more likely than older adults to consider that money placed into a retirement plan at work, such as a 401K plan will be a major source of income in their retirement (Baby Boomers, 35.3% and older adults, 17.6%). Almost half of the older adults surveyed (49.0%) do not view such funds as a source of retirement income.

Older adults (62.9%) in the sample are more likely than Baby Boomers (48.5%) to consider that “other personal savings not in a work related retirement plan (e.g. IRA, savings account)” will be a source of income (major or minor) in their retirement. More than half of 2<sup>nd</sup> Wave Baby Boomers (57.1%) and 47.2% of 1<sup>st</sup> Wave Baby Boomers do not consider that such savings will be a source of income.

The majority of older adults (50.7%) and 42.3% of Baby Boomers in Cumberland Valley consider that Social Security is or will be a major source of income in their retirement. Most of the remainder, 39.4% of older adults and 46.5% of Baby Boomers, consider that Social Security will be a minor source of income. It is interesting to note that fewer 2<sup>nd</sup> Wave Baby Boomers (37.9%) than 1<sup>st</sup> Wave Baby Boomers (45.2%) consider that Social Security will be a major source of their retirement income. More than half of 2<sup>nd</sup> Wave Baby Boomers (55.2%) in contrast to 40.5% of 1<sup>st</sup> Wave Baby Boomers consider that Social Security will be only a minor source of their retirement income. Almost ten percent of older adults (9.9%) in the sample and 11.3% of Baby Boomers do not consider that Social Security will be a source of income at all. This may reflect either a lack of confidence in the Social Security system or a belief that their affluence will be such that Social Security will no longer be a key source of their income.

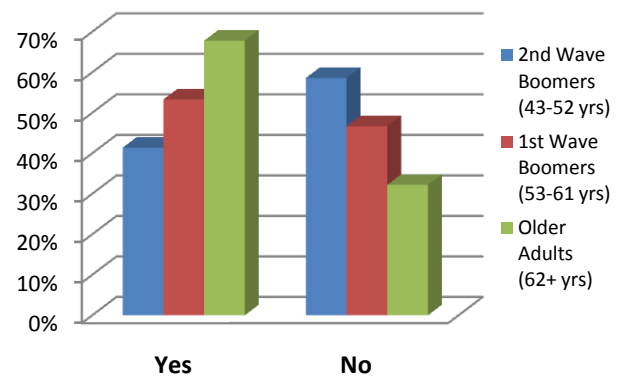
Overall, it appears that Baby Boomers anticipate relying on pensions and retirement accounts as well as self-funded retirement plans for their income in retirement. They are less likely to consider Social Security as major sources of income than are current older adults.

## Employment

More than one-quarter (28.2%) of the persons 62 years and older who responded to the survey continue to work either full or part time but more than two thirds (67.8%) plan to do so during their retirement. In contrast, only 48.6% of the Baby Boomers surveyed plan to work during retirement.

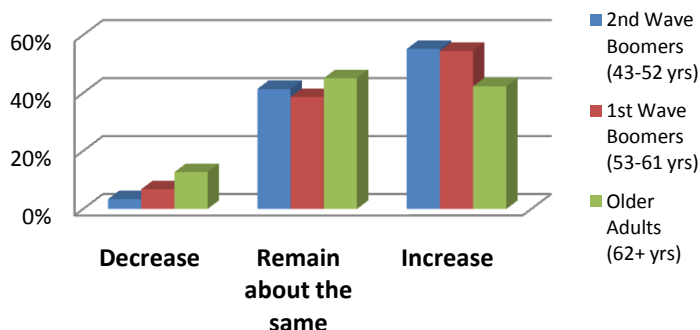
Of those who plan to work during retirement, 45.8% of older adults and 38.9% of the Baby Boomers who responded indicated that the major reason for this decision will be to earn “money to make ends meet.” Half of the Baby Boomers (50.0%) and 47.8% of the older adults who plan to work during retirement, cited “want to keep working” as their major reason. The need “to keep health insurance or other benefits” was reported as a major reason for working post retirement by 50.0% of older adults and 55.6% of Baby Boomers.

Plan to Work During Retirement



*“There are a lot of seniors that live in hollers that are 20 miles up. With gas costing \$3 a gallon, they cannot afford to come to the Senior Centers.”*

Perceived Need for Public Transportation in the Future



## Transportation

Baby Boomers (50%) were more likely than older adults (37.1%) to respond that their community has public transportation. Significantly, 54.8% of the Baby Boomers and 42.3% of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation, especially in Cumberland Valley’s rural counties, in the context of rising transportation costs, is already a significant challenge. Meeting this challenge is likely to become even more difficult in the future.

# Cumberland Valley Area Development District—Survey Findings

## Housing

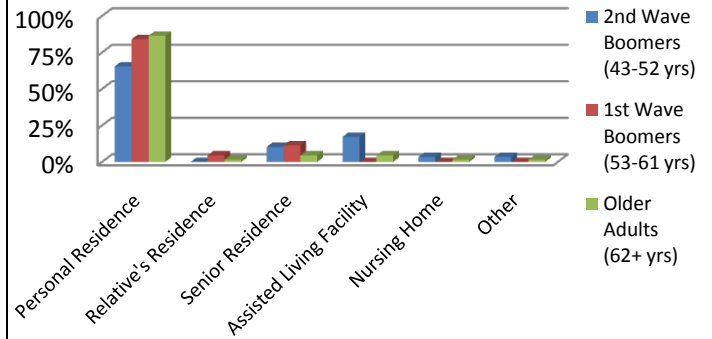
Overwhelmingly, Cumberland Valley older adults (98.6%) and Baby Boomers (80.0%) expect to remain in their present residence as they age. Asked where they see themselves living at age 75, three-quarters of the Baby Boomers (76.7%) and an even higher percentage of current older adults (86.4%) expect to be living in a personal residence. When asked the same question, but for when they are 90 years of age, well over one-third of both Baby Boomers (38.6%) and current older adults (36.8%) expect to still be living in a personal residence.

A surprisingly high percentage of the sample, 22.8% of older adults and 25.7% of Baby Boomers, expect to be living in a nursing home when they are 90+. It is particularly interesting to note that 35.7% of 2<sup>nd</sup> Wave Baby Boomers see themselves living in a nursing home when they are 90+.

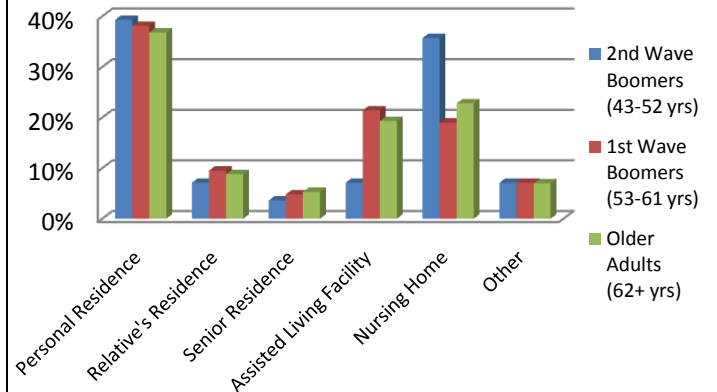
Living in a relative's residence has historically been considered an option for elders as their frailty increases but Cumberland Valley residents support current literature suggesting this is considered a last resort by both elders and their families. Only 2.7% of Baby Boomers and 1.5% of older adults in the sample see themselves as living with a relative at 75, although when they are 90+ this percentage rises to 8.6% for Baby Boomers and 8.8% for older adults.

An important finding is the proportion of both Baby Boomers (15.7%) and older adults (19.3%) who expect to be living in an assisted living facility when they are 90. This finding suggests an increased need for affordable variations of this increasingly popular option in the Cumberland Valley area.

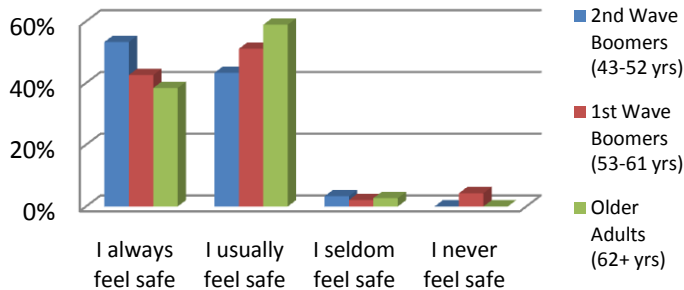
## Where People See Themselves Living at Age 75



## Where People See Themselves Living at Age 90+



## Perceived Feeling of Safety in Community



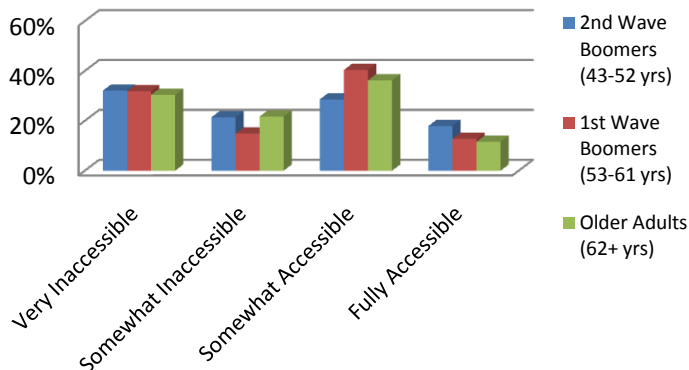
*"More elderly could stay in their homes if they had assistance with repairs needing done to their home or maintenance needing done such as fixing steps."*

## Health and Safety

Cumberland Valley area respondents feel safe in their communities. All but two of the older adults in the sample (97.3%) either "always feel safe" (38.4%) or "usually feel safe" (58.9%) in their communities. Baby Boomers universally agreed; 46.8% "always feel safe" and 48.1% "usually feel safe." This high level of perceived safety is reassuring.

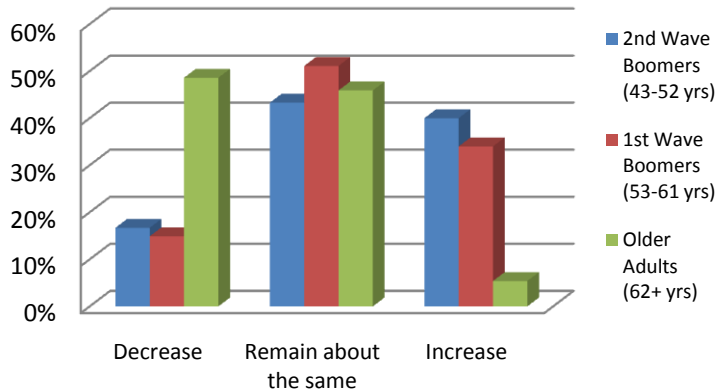
A major concern identified in the focus groups was the degree to which the physical environment is accessible. Almost one-half of older adults (47.8%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either "somewhat" or "fully accessible." An even higher percentage of Baby Boomers (50.7%) hold this opinion. In contrast, it is important to acknowledge that 30.4% of older adults and 32.0% of Baby Boomers consider their physical environment to be "very inaccessible." This difference likely reflects major local variations in the quality of the physical environment proximate to respondent's residences. These findings suggest the need for identification and focused attention on the quality of specific local and micro-environments.

## Accessibility of Physical Environment

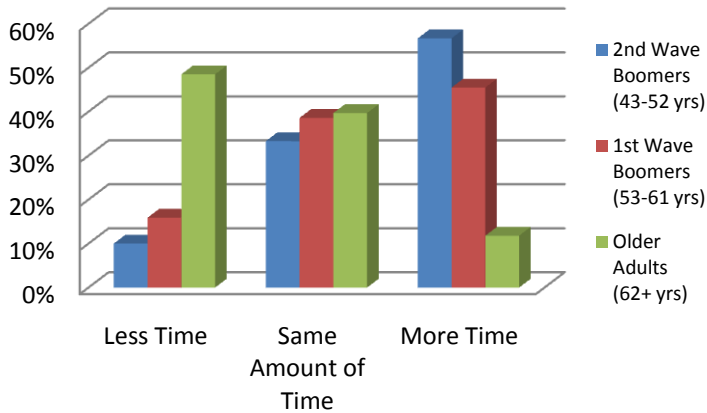


# Cumberland Valley Area Development District—Survey Findings

## Community Involvement as one Ages



## Time Spent Volunteering 10 Years From Now



## Life Quality

Cumberland Valley respondents rated their current quality of life positively. Given choices of “poor”, “fair”, “good”, “very good”, and “excellent,” only three Baby Boomers (4.0%) and six older adults (8.1%), rated their current quality of life as “poor.” At the other extreme eight older adults (10.8%) and 13 Baby Boomers (17.3%) rated their quality of life as “excellent.” Two thirds of the respondents (66.2% of older adults and 66.6% of Baby Boomers) rated their quality of life as “good” or “very good.”

When asked to project their quality of life over the next ten years, most respondents (56.8% of older adults and 66.7% of Baby Boomers) considered that it would “remain about the same.” Older adults were more pessimistic than Boomers with 36.5% anticipating that their quality of life would “get worse” over the next 10 years in contrast to 21.3% of Baby Boomers. Five older adults (6.8%) anticipated that their quality of life would “improve” and nine Baby Boomers (12.0%) expressed this expectation.

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## Community Involvement

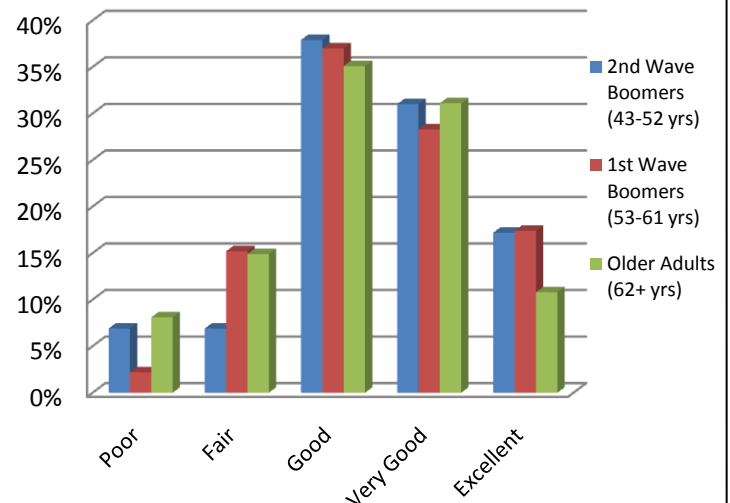
Cumberland Valley residents were surveyed as to their anticipated future community involvement and propensity to engage in volunteer activities. Approaching one half of the persons surveyed (45.9% of older adults and 48.1% of Baby Boomers) consider that their level of involvement in community activities will “remain about the same.” Significantly, 34.0% of 1<sup>st</sup> Wave Baby Boomers and 40.0% of 2<sup>nd</sup> Wave Baby Boomers anticipate “increased involvement” in community activities as they grow older. This contrasts with only 5.4% of older adults who express this opinion.

When asked about the amount of time they plan to spend volunteering ten years from now, older adults (48.5%), perhaps anticipating declining health and reduced ability, were overwhelming more likely than Baby Boomers (13.5%) to respond that they would spend “less time” volunteering than they do currently.

In contrast, reinforcing the findings with regard to anticipated involvement in community activities, half of the Baby Boomers (50.0%) indicated that they will spend “more time” volunteering ten years from now, compared to only 11.8% of current older adults. A higher percentage of 2<sup>nd</sup> Wave Boomers (56.7%) than 1st Wave Baby Boomers (45.5%) anticipate increasing their level of volunteering.

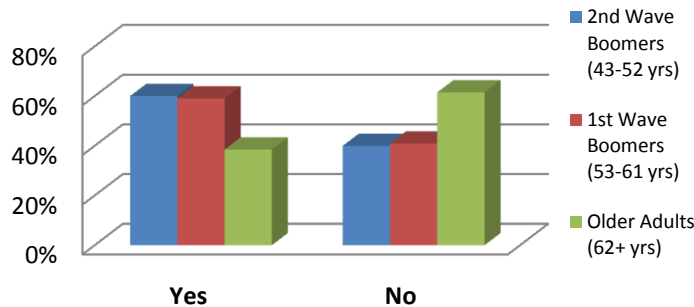
These findings suggest that the Baby Boom generation may be more actively involved in both volunteer and community activities than their predecessors and represent a substantial resource for the future of the Cumberland Valley Area Development District.

## Current Quality of Life

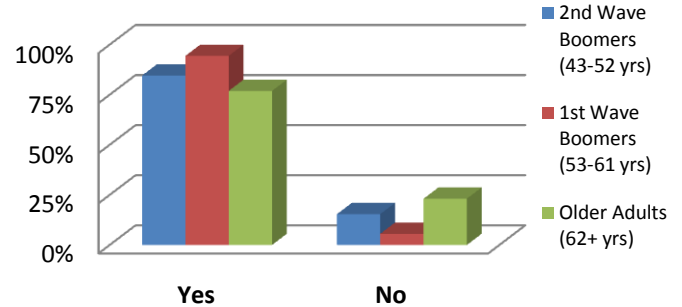


## Cumberland Valley Area Development District—Survey Findings

### Senior Centers Plan to Use in Future



### Public Parks Plan to Use in Future



*“The Baby Boomers are talented and are going to work. The problem is they are caring for the younger generation that don’t have that drive or work ethic...They are not looking at themselves anymore; they are taking care of their children.”*

### Life Quality Cont’d

A series of questions focused on 14 separate indicators of quality of life ranging from the availability of venues for the arts and lifelong learning opportunities to restaurants, shopping centers and grocery stores.

Only 39.5% of Baby Boomers and 31.7% of older adults have taken advantage of lifelong learning opportunities (e.g. computer, art, accounting classes, etc.) in the past twelve months. Many more Baby Boomers (71.8%) anticipate doing so in the future. In contrast, far fewer older adults responding to the survey in the Cumberland Valley Area Development District (37.9%) plan in the future to engage in lifelong learning opportunities. As the Baby Boomers age there will be increased demand on educational resources.

There is general consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in the Cumberland Valley area. Both Baby Boomers (91.7%) and the current generation of older adults (81.8%) share this view. While in the past twelve months only 36.6% of the Baby Boomers have participated in such opportunities to enhance their quality of life, it bodes well that 65.7% plan to do so in the future. Fewer older adults (26.9%) report this aspiration.

There is also widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Cumberland Valley area, with 88.0% of Baby Boomers and 73.5% of older adults reporting such knowledge. Few of the Baby Boomer respondents (13.9%) have used support groups in the past 12 months but a third (33.3% of those surveyed) anticipate using such resources in the future. A lower percentage of older adults (19.2%) see such a need in their future.

A very high proportion of both Baby Boomer (92.0%) and older adult respondents (79.1%) have used public parks in their community during the past 12 months. A similar percentage of both groups (Baby Boomers, 90.3% and older adults, 76.9%) plan to use this resource in the future, reinforcing the need to focus on ensuring that public parks are elder accessible.

Less than one in five older adults (19.0%) but a surprisingly high percentage of Baby Boomers (18.4%) in the Cumberland Valley sample has used a Senior Center in the past 12 months. When future plans are considered, approximately two-thirds of the Baby Boomers (59.5%) and 38.5% of the older adults surveyed plan to use Senior Centers. This finding suggests that, if Senior Centers are to be considered the community-based hub of the elder services delivery system in the future, there is a need to redefine their focus in a manner attuned to ways in which the needs of Baby Boomers differ from the current generation of older adults.

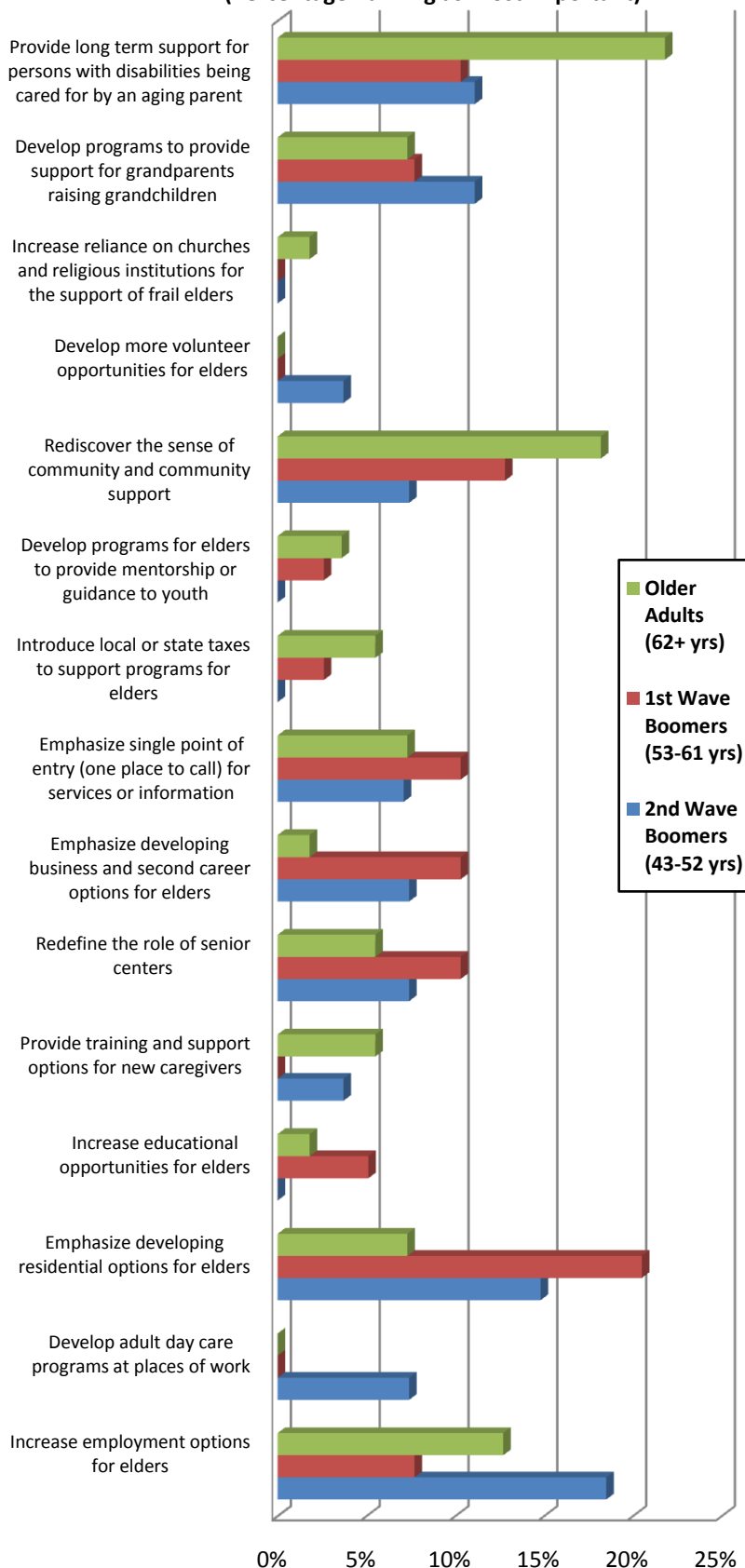
When asked which one of the 14 life quality resources they considered most important for their quality of life, 49.3% of the Baby Boomers and 59.7% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores among older adults (with 13.4% rating this resource as most important) and shopping centers among Baby Boomers (with 12.7% rating this resource as most important). The extreme importance placed on the church and faith organizations reinforces findings from the focus groups which also revealed the importance and potential of this constituency as a resource for addressing the challenges and opportunities presented by an aging population. Other resources considered most important for quality of life by Baby Boomers were large grocery stores (8.5%), restaurants (7.0%) and recreational facilities, e.g. gyms, walking paths etc. (7.0%). Other resources considered most important to quality of life among older adults were shopping centers (11.9%), public parks (6.0%) and recreational facilities, e.g. gyms, walking paths etc. (4.5%).

*“I think we really need to focus on things like smoking, obesity, basic health care needs, or we really are in trouble.”*



# Cumberland Valley Area Development District—Survey Findings

## Most Important Future Directions in Preparation for the Aging of the Baby Boom Population (Percentage Ranking as Most Important)



## Future Directions

One outcome from the 30 focus groups conducted around the state in 2006 was a series of suggestions for future directions that the Commonwealth and individual communities might take in addressing the challenges and opportunities presented by aging of the Baby Boomers. In the survey, Cumberland Valley respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 55.8% of Baby Boomers and 55.6% of older adults responded that **increasing employment options** for elders is “very important.” An additional 44.2% of Baby Boomers and 41.3% of older adults consider this strategy to be “somewhat important.” No Baby Boomer and only two of the older adult respondents consider that this option is “not important.”

Both Boomers and current older adults agree on the importance of developing **adult day care programs at places of work**. More than a third of the Baby Boomer respondents (36.4%) consider this a “very important” and 53.2% a “somewhat important” priority. Older adults concurred, with 35.0% responding that the development of such programs is “very important” and 41.7% “somewhat important.” Interestingly, almost a quarter of the older adults surveyed (23.3%) consider that this was “not important” as an option.

Baby Boomers are close to unanimous (98.7%) and older adults are unanimous in responding that placing emphasis on **developing residential options for elders** is either “somewhat important” (Baby Boomers, 31.6% and older adults, 49.2%) or “very important” (Baby Boomers, 67.1% and older adults, 50.8%). Only one respondent, a 1<sup>st</sup> Wave Baby Boomer, considers this strategy to be “not important.”

Half of the respondents (50.4%) consider that **increasing educational opportunities for elders** is “somewhat important.” Baby Boomers (44.7%) are slightly more likely than older adults (41.0%) to rate this option as “very important.”

When asked about the importance of providing **training and support options for new caregivers**, the majority of both Baby Boomers (63.6%) and older adults (64.5%) rate this strategy as “very important.” First wave Baby Boomers (68.1%), perhaps reflecting the immediacy of current stresses in caring for their own aging relatives, are more likely than 2<sup>nd</sup> Wave Baby Boomers (56.7%) to respond that this is “very important.” Only one respondent, a 2<sup>nd</sup> Wave Baby Boomer, considers that placing a priority on such training is “not important.”

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## Cumberland Valley Area Development District—Survey Findings

### Future Directions Cont'd

**Redefining the role of senior centers** is considered “very important” (48.0%) or “somewhat important” (49.3%) by the large majority of Baby Boomers. Older adults express the same opinion with 48.3% rating this need as “very important” and 46.7% responding that it is “somewhat important.” These findings support an emerging consensus that there is a need to redefine the role of senior centers for the Baby Boom generation by providing amenities such as gyms and computer use areas. Only two Baby Boomers (2.7%) and three older adults (5.0%) responded that this is “not important” as a priority.

Baby Boomers (39.0%) are less likely than older adults (49.2%) to respond that placing emphasis on developing **business and second career options for elders** is “very important.” An additional 57.1% of Baby Boomers and 42.9% of older adults indicate that this is “somewhat important.” Only eight respondents, three Baby Boomers (3.9%) and five older adults (7.9%), consider this strategy to be “not important.”

When asked about the importance of emphasizing a single **point of entry (one place to call) for services or information**, 61.0% of Baby Boomers and 61.3% of older adults responded that they consider this “very important.” Very few respondents, four Baby Boomers (5.2%) and three older adults (4.8%) consider this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There is diversity of opinion on the option of **raising taxes to support programs for elders**. While 42.1% of the sample consider this a “very important” direction, older adults seem less enthusiastic with only 36.5% considering this strategy “very important” and 20.6% responding that it is “not important.” More than one-half (51.1%) of 1<sup>st</sup> Wave Baby Boomers consider this option to be “very important” and only 14.9% responded that it is “not important.” Fewer 2<sup>nd</sup> Wave Baby Boomers (40.0%) feel that introducing local or state taxes to support programs for elders is “very important” and a much higher proportion (26.7%) responded that it is “not important.” These findings may reflect a reluctant but growing realization in the Cumberland Valley area of the need to find additional sources of funding to support programs for elders.

There is a consensus between Baby Boomers and older adults regarding the need to develop **programs for elders to provide mentorship or guidance to youth**. Approaching one-half of each group, 49.3% of Baby Boomers and 44.4% of older adults, consider this a “very important” direction. Only four Baby Boomers (5.3%) and six older adults (9.5%) rate this direction as “not important.”

One unexpected finding from the focus groups was the view expressed by a number of participants that it is important for Kentucky to **rediscover a sense of community and community support that was a traditional component of Kentucky life in the past**. Both Baby Boomers and older adults strongly endorse this idea with 56.0% of Baby Boomers and 57.8% of older adults endorsing the view that this is “very important.” First wave Baby Boomers (62.2%) are more likely than 2<sup>nd</sup> Wave Baby Boomers (46.7%) to consider rediscovery of a sense of community to be “very important.”

The majority of both Baby Boomers (53.2%) and older adults (56.3%) consider that developing more **volunteer opportunities for elders** is “somewhat important.” Within the Baby Boomer sample, 51.1% of the 1<sup>st</sup> Wave considers this strategy to be “very important,” a view shared by only 30.0% of the 2<sup>nd</sup> Wave.

Churches, spiritual groups and other religious organizations are considered to be by far the most important among the various contributors to quality of life assessed in the survey. But there seems to be somewhat less enthusiasm for placing **‘increased reliance on churches and religious institutions for the support of frail elders.’** Only a little over a third of older adult respondents (34.4%) and 38.2% of Baby Boomers consider this a “very important” option. Older adult respondents seem the most reluctant to pursue this direction with one quarter (25.0%) responding that it is “not important.”

More than 30,000 older Kentuckians are raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, two-thirds (66.0%) of those surveyed, 73.7% of Baby Boomers and 56.9% of older adults, responded that it is “very important” to develop **programs to support grandparents raising grandchildren**.

There is also widespread concern among the respondents with providing programs for **long term support for persons with disabilities being cared for by an aging parent**, a current area of focus among policy makers and service professionals in Kentucky. More than three-quarters of Baby Boomers (80.3%) and approaching three-quarters of older adults (73.8%) consider this to be “very important.” Only two respondents (1.4%) consider this is “not important.”

When asked to identify which potential future directions they considered **“the most important”** in preparing for the Baby Boom population, Baby Boomers identified “developing residential options for elders” (18.2%), efforts to “increase employment options for elders” (12.1%), “rediscovering a sense of community and community support that was a traditional component of Kentucky life in the past” (10.6%) and providing “programs for long term support for persons with disabilities being cared for by an aging parent” (10.6%) as the top priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (21.8%) was the top priority. Other options rated as “most important” by older adults were “rediscovering a sense of community and community support that was a traditional component of Kentucky life in the past” (18.2%) and increasing “employment options for elders” (12.7%).

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